

United States Bankruptcy Court  
District of Arizona

In re:  
WILLIE HAYNES  
GRETA ANN HAYNES  
Debtors

Case No. 18-00685-PS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0970-2

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jan 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2018.

db/jdb +WILLIE HAYNES, GRETA ANN HAYNES, 2241 E. PLEASANT LN., PHOENIX, AZ 85042-4639  
aty +SANDRA C. OSWALT, Oswalt Law Group, P.C., 300 West Clarendon Ave., Ste. 290,  
Phoenix, AZ 85013-3474  
14881991 +JH Portfolio Debt Equities LLC, c/o JD Receivables LLC, PO Box 382656,  
Germantown TN 38183-2656  
14881993 Maricopa County Treasurer, 301 W. Jefferson Street, Room 100, Phoenix AZ 85003-2199  
14881995 +Medical Payment Data, 2001 9th Avenue, Ste. 312, Vero Beach FL 32960-6413  
14881997 Midland Credit Management Inc, Agent for Midland Funding LLC, P. O. Box 20116,  
Warren MI 48090  
14881999 +Northland Group, Inc., Three Paramount Plaza, 7831 Glenroy Rd., #250, Edina MN 55439-3117  
14882002 +Paypal Credit, 9690 Deereco Road, Ste. 110, Timonium MD 21093-6978  
14882003 +Pinnacle Recovery, Inc., P.O. Box 130848, Carlsbad CA 92013-0848  
14882008 +Shell Vacations Club, 5401 N. Pima Rd., Ste 150, Scottsdale AZ 85250-2630  
14882009 +South Mountain Cardiology, 303 E. Baseline Rd., Ste 105, Phoenix AZ 85042-6561

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ethieroff@oswaltlawgroup.com Jan 30 2018 00:57:35 ERIC R. THIEROFF,  
Oswalt Law Group, P.C., 3933 S. McClintock Drive, Suite 500, Tempe, AZ 85282  
tr +EDI: QDABIRDSELL.COM Jan 30 2018 00:43:00 DAVID A. BIRDSELL, 216 N. CENTER,  
MESA, AZ 85201-6629  
smg EDI: AZDEPREV.COM Jan 30 2018 00:43:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,  
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650  
14881979 +EDI: AMEREXPR.COM Jan 30 2018 00:43:00 American Express, P.O. Box 297871,  
Fort Lauderdale FL 33329-7871  
14881980 +EDI: CAPITALONE.COM Jan 30 2018 00:43:00 Capital One Bank USA, N.A.,  
Corporate Headquarters, 1680 Capital One Drive, McLean VA 22102-3407  
14881981 +E-mail/Text: bankruptcy@cavps.com Jan 30 2018 00:59:06 Cavalry Portfolio Services, LLC,  
500 Summit Lake Drive, Ste. 400, Valhalla NY 10595-2322  
14881982 +EDI: CITICORP.COM Jan 30 2018 00:43:00 CitiBank, N.A., 701 East 60th Street North,  
Sioux Falls SD 57104-0493  
14881983 EDI: WFNNB.COM Jan 30 2018 00:43:00 Comenity Bank, Bankruptcy Department,  
P. O. Box 182125, Columbus OH 43218-2125  
14881984 +EDI: WFNNB.COM Jan 30 2018 00:43:00 Comenity Capital Bank, P.O. Box 183003,  
Columbus OH 43218-3003  
14881985 +E-mail/Text: defaultspecialty.us@bbva.com Jan 30 2018 00:58:39 Compass Bank,  
15 20th Street S., Floor 9, Birmingham AL 35233-2011  
14881986 +EDI: CRFRSTNA.COM Jan 30 2018 00:43:00 Credit First National Association, PO Box 818011,  
Cleveland OH 44181-8011  
14881987 +EDI: RCSFNBMARIN.COM Jan 30 2018 00:43:00 Credit One Bank, N.A., P.O. Box 98875,  
Las Vegas NV 89193-8875  
14881988 EDI: DISCOVER.COM Jan 30 2018 00:43:00 Discover Financial Services, LLC., P.O. Box 15316,  
Wilmington DE 19850-5316  
14881989 +E-mail/Text: Banko@frontlineas.com Jan 30 2018 01:00:00 Frontline Asset Strategies, LLC.,  
2700 Snelling Avenue N., Ste. 250, Roseville MN 55113-1783  
14881990 +EDI: IRS.COM Jan 30 2018 00:43:00 Internal Revenue Service, Central Insolvency Operations,  
P.O. Box 7346, Philadelphia PA 19101-7346  
14881992 +E-mail/Text: bk@lendingclub.com Jan 30 2018 00:59:20 Lending Club Corporation,  
71 Stevenson Street, Ste. 300, San Francisco CA 94105-2985  
14881994 +E-mail/Text: bknottices@mbandw.com Jan 30 2018 00:59:10 McCarthy, Burgess & Wolff,  
The MB&W Building, 26000 Cannon Road, Bedford OH 44146-1807  
14881996 EDI: MERRICKBANK.COM Jan 30 2018 00:43:00 Merrick Bank, P.O. Box 9201,  
Old Bethpage NY 11804-9001  
14881998 +EDI: MID8.COM Jan 30 2018 00:43:00 Midland Funding LLC, PO Box 2011,  
Warren MI 48090-2011  
14882000 +E-mail/Text: bankruptcy@oliphantfinancial.com Jan 30 2018 00:58:37 Oliphant Financial,  
9009 Town Center Parkway, Bradenton FL 34202-4185  
14882001 +EDI: AGFINANCE.COM Jan 30 2018 00:43:00 OneMain Financial, NTBS-2320,  
6801 Colwell Blvd., Irving TX 75039-3198  
14882004 EDI: PRA.COM Jan 30 2018 00:43:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
14883190 +EDI: PRA.COM Jan 30 2018 00:43:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
14882005 +E-mail/Text: correspondence@revslove.com Jan 30 2018 01:00:05 RevSolve, Inc.,  
1395 N. Hayden Road, Scottsdale AZ 85257-3769  
14882006 +EDI: DRIV.COM Jan 30 2018 00:43:00 Santander Consumer USA,  
8585 N. Stemmons Freeway, Ste. 1000, Dallas TX 75247-3800  
14882007 +E-mail/Text: jennifer.chacon@spservicing.com Jan 30 2018 01:00:02  
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250  
14882010 EDI: RMSC.COM Jan 30 2018 00:43:00 Synchrony Bank, Attn: Bankruptcy Department,  
P.O. Box 965060, Orlando FL 32896-5060  
14882011 +EDI: WTRRNBNK.COM Jan 30 2018 00:43:00 TD Bank USA/Target Credit, P.O. 673,  
Minneapolis MN 55440-0673

District/off: 0970-2

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Total Noticed: 42

Date Rcvd: Jan 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14882012 EDI: USBANKARS.COM Jan 30 2018 00:43:00 US Bank, N.A., Corporate Headquarters,  
800 Nicollet Mall, Minneapolis MN 55402  
14882013 +EDI: BLUESTEM Jan 30 2018 00:43:00 WebBank, 215 S. State Street, Ste. 1000,  
Salt Lake City UT 84111-2336  
14882014 +EDI: WFFC.COM Jan 30 2018 00:43:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,  
Des Moines IA 50328-0001

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2018 at the address(es) listed below:

DAVID A. BIRDSELL ecf@azbktrustee.com, dbirdsell@ecf.epiqsystems.com  
ERIC R. THIEROFF on behalf of Joint Debtor GRETA ANN HAYNES ethieroff@oswaltlawgroup.com,  
sandra@oswaltlawgroup.com, davidr2@oswaltlawgroup.com, notice@oswaltlawgroup.com,  
ecff@oswaltlawgroup.com, ducl@oswaltlawgroup.com  
ERIC R. THIEROFF on behalf of Debtor WILLIE HAYNES ethieroff@oswaltlawgroup.com,  
sandra@oswaltlawgroup.com, davidr2@oswaltlawgroup.com, notice@oswaltlawgroup.com,  
ecff@oswaltlawgroup.com, ducl@oswaltlawgroup.com  
SANDRA C. OSWALT on behalf of Debtor WILLIE HAYNES sandra@oswaltlawgroup.com,  
davidr2@oswaltlawgroup.com, notice@oswaltlawgroup.com, ecff@oswaltlawgroup.com,  
ducl@oswaltlawgroup.com, janinec@oswaltlawgroup.com  
U.S. TRUSTEE USTPRegion14.PX. ECF@USDOJ.GOV

TOTAL: 5

**Information to identify the case:**

Debtor 1 **WILLIE HAYNES**  
First Name Middle Name Last Name  
Debtor 2 **GRETA ANN HAYNES**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **District of Arizona**  
Case number: **2:18-bk-00685-PS**

Social Security number or ITIN **xxx-xx-4388**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-5429**  
EIN **-----**  
Date case filed for chapter **7 1/24/18**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/17

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Your case could be dismissed if you do not file the required documents, fail to appear at the meeting of creditors or if you do not provide photo identification and proof of social security number to the trustee at the meeting.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

**To protect your rights, consult an attorney. The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	WILLIE HAYNES	GRETA ANN HAYNES
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2241 E. PLEASANT LN. PHOENIX, AZ 85042	2241 E. PLEASANT LN. PHOENIX, AZ 85042
<b>4. Debtor's attorney</b> Name and address	ERIC R. THIEROFF Oswalt Law Group, P.C. 3933 S. McClintock Drive Suite 500 Tempe, AZ 85282	Contact phone 602-773-5843 Email: ethieroff@oswaltlawgroup.com
<b>5. Bankruptcy trustee</b> Name and address	DAVID A. BIRDSELL 216 N. CENTER MESA, AZ 85201	Contact phone 480-644-1080 Email: ecf@azbktrustee.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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<b>6. Bankruptcy clerk's office</b>	<b>U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003-1727</b>	Office Hours: 9:00 am – 4:00 pm Monday–Friday
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		Contact Phone: (602) 682–4000 Date: 1/29/18
<b>7. Meeting of creditors</b>	<b>February 26, 2018 at 10:30 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 4/27/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.	Deadline for holder(s) of a claim secured by a security interest in the debtor's principal residence (Rule 3002(c)(7)(A)): <b>70 Days from Case Filed Date.</b>	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	